

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:	)	
	)	CHAPTER 13
NICOLE TAMEKA MATTHEWS,	)	
	)	
Debtor	)	
	)	CASE NO. 20-11224-elf
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**OBJECTION OF CAPITAL ONE AUTO FINANCE,  
A DIVISION OF CAPITAL ONE, N.A.  
TO CONFIRMATION OF PROPOSED CHAPTER 13 PLAN**

Capital One Auto Finance, a division of Capital One, N.A. (“COAF”), by and through its attorneys, Mester & Schwartz, P.C., files **Objection to Confirmation of Debtor’s Proposed Chapter 13 Plan** and states:

1. On September 4, 2019, Debtor Nicole Tameka Matthews and nonfiler Derrick Antonio Matthews entered into a Retail Installment Sale Contract in the principal amount of \$25,312.90 (the “Contract”) that referred and related to the purchase of a 2019 MITSUBISHI Outlander Sport Utility 4D ES 2WD I4, V.I.N. JA4AP3AU1KU033484 (the “Motor Vehicle”).
2. The interest rate under the Contract is 18.00% *per annum*.
3. COAF is the assignee of the Contract.
4. To secure the Contract, Debtor granted a first lien on the Motor Vehicle in favor of COAF.
5. On February 26, 2020, Debtor filed a Voluntary Petition under Chapter 13 of the United States Bankruptcy Code.
6. On March 25, 2020, Debtor filed a Proposed Chapter 13 Plan (the “Plan”).
7. The Chapter 13 Trustee has scheduled a Meeting of Creditors for April 22, 2020.
8. As of February 26, 2020, the total principal balance of COAF’s claim was \$27,495.52 plus

interest.

9. The Debtor failed to list COAF as a creditor in her plan.
10. The Debtor failed to list the Motor Vehicle on her schedules.
11. It is unclear how the Debtor intends to treat COAF's claim and COAF does not consent to a Plan that is unclear.
12. For the foregoing reasons, COAF objects to confirmation of the Plan.

WHEREFORE **Capital One Auto Finance, a division of Capital One, N.A.**, respectfully requests this Honorable Court to deny confirmation of the Plan.

Respectfully submitted,

MESTER & SCHWARTZ, P.C.

BY: /s/ Jason Brett Schwartz  
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Dated: April 27, 2020